

FIRST FINANCIAL SERVICE CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3150997	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,229	\$1,009	-17.9%		
Loans	\$748	\$529	-29.3%		
Construction & development	\$68	\$43	-36.9%		
Closed-end 1-4 family residential	\$204	\$149	-26.9%		
Home equity	\$54	\$45	-17.5%		
Credit card	\$0	\$0	-17.4%		
Other consumer	\$9	\$7	-21.6%		
Commercial & Industrial	\$30	\$20	-33.5%		
Commercial real estate	\$334	\$224	-32.9%		
Unused commitments	\$73	\$74	1.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$265	\$271	2.2%		
Asset-backed securities	\$0	\$5			
Other securities	\$49	\$78	59.7%		
Cash & balances due	\$92	\$63	-31.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$32	\$25	-22.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$29	\$23	-19.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,155	\$939	-18.6%		
Deposits	\$1,123	\$923	-17.8%		
Total other borrowings	\$28	\$13	-54.6%		
FHLB advances	\$28	\$13	-54.6%		
Equity					
Equity capital at quarter end	\$74	\$69	-6.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.9%	6.7%	--		
Tier 1 risk based capital ratio	8.9%	11.2%	--		
Total risk based capital ratio	10.2%	12.4%	--		
Return on equity ¹	-8.8%	-6.5%	--		
Return on assets ¹	-0.5%	-0.4%	--		
Net interest margin ¹	3.0%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.9%	72.9%	--		
Loss provision to net charge-offs (qtr)	319.8%	24.6%	--		
Net charge-offs to average loans and leases ¹	0.3%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	13.3%	7.0%	0.1%	0.1%	--
Closed-end 1-4 family residential	2.1%	2.1%	0.0%	0.2%	--
Home equity	0.3%	0.1%	0.0%	0.0%	--
Credit card	0.0%	1.9%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.2%	0.7%	--
Commercial & Industrial	3.9%	3.0%	0.5%	0.0%	--
Commercial real estate	7.2%	6.2%	0.1%	1.3%	--
Total loans	5.3%	4.1%	0.1%	0.7%	--